

BEAR IN VICINITY, AND TOWN IS CLOSED

Fear Grips Redding, Conn., But
Brave Men Invade Beast's
Lair in Devil's Den.

SOUTH NORWALK, Conn., April 14.—It's a bear, all right. Last week several citizens of Redding declared they had seen an honest-to-goodness bear in the woods just outside of this city. They lost standing in the community at once. How could there be a bear within fifty miles of New York city? All bunk! But when one of James Green's horses

was found, half eaten, on his farm, apologies were in order. Also there was a general scurry indoors by the populace. The farmers are satisfied that nothing short of a bear could treat Mr. Green's horse so roughly. Redding is now a closed town.

Front doors bristle with padlocks. Ancient rifles have been cleaned and bright lights burn in every house. Wives are sharing the vigil with their husbands and the village board of strategy is carrying on its deliberations over the telephone. The first conclusion is that the bear has been wintering in Devil's Den, in a piece of inaccessible forest, nearby. Today the big bear hunt is on in earnest.

Kaiser Delays Payment On Bulgarian Loan

SOFIA, April 14.—Germany, according to reliable reports here today, has failed to pay the installment on the Bulgarian loan, due April 1.

It is believed here she is withholding payment because of reports that Bulgaria is planning to enter the war on the side of the allies.

ENGLISH BATTLESHIP TO BE 800 FEET LONG

LONDON, April 14.—According to the Tribune, England has laid down a new battleship which will be by far the most powerful craft afloat. It will mark a change in battleship construction, exceeding that which came when the first dreadnaught was built. It will necessitate the adoption of new methods in battleship construction and will halt the construction program of the United States.

It is stated that this great new ship will be 800 feet in length, will carry six 15-inch guns, and have the wonderful speed of 40 knots.

At present the Queen Elizabeth, now at the Dardanelles, is the most powerful engine of war afloat. She is, however, only 650 feet in length, but

carries eight 15-inch guns. She is cit-driven, as the new ship will be. In the craft now planned armament is sacrificed for increased speed. The increased length gives the great boiler and engine room capacity needed to produce such speed.

Increase in English Imports; Exports Less

LONDON, April 14.—The board of trade figures for March show another large increase in imports, amounting to £8,642,000 (\$43,315,000), but a decrease in exports of £14,342,000 (\$71,710,000).

The increase in imports is made up largely of foodstuffs, the value of which increased £7,729,000 (\$38,500,000). Of this amount £4,500,000 (\$22,500,000) was accounted for by importation of grain from the United States and Argentina, these countries sharing about equally in the increase.

The decrease in the value of exports was largely in manufactured articles, which fell off by £12,000,000 (\$59,000,000). Of this amount £4,300,000 (\$21,500,000) was in cotton textiles. Exports of coal increased by £1,000,000 (\$5,000,000).

Killed by Strange Drug Sold in Street

One Man Is Dead, Another In
Critical Condition After
Swallowing Pills.

NEW YORK, April 14.—Charles Hunt, twenty-one, is dead, and Lawrence McMahon, twenty-two, is in a critical condition in the Blackwell's Island Hospital after taking one pill each of a narcotic sold to them in the street Monday by an Italian. The men swallowed several of the pills and felt great exhilaration, McMahon said.

Patrolman Conley noticed the two men acting as if stupefied last night. Knowing them as drug users he searched them, but found nothing. When released the men walked a little way and then both fell to the sidewalk. Conley rushed into a drug store for an antidote and sent for an ambulance.

Dr. Hayes arrived and found Hunt unconscious and McMahon nearly so. Realizing Hunt had but a few minutes

to live he sent for a priest, who administered the last rites of the church on the sidewalk. Hunt died in the ambulance on the way to the hospital and McMahon sank into a stupor.

In a halting statement made to Conley, McMahon could shed no light on the nature of the drug that killed Hunt. Neither could he give the name of the Italian who sold it to him.

Hunt served nine months on Blackwell's Island last year for selling morphine, and Happy Rocco, a brother-in-law of McMahon, is now there for the same offense.

War Secrets Stolen; Five Germans Self-Slain

PARIS, April 14.—It is reported several prominent German officers committed suicide recently at Brussels following the theft of secret war documents. A general had arranged a gay night party at a hotel, during which the documents mysteriously disappeared.

A few days later five officers were killed in a fight with sabers and revolvers in the hotel lobby between Prussians, Hanoverians, Bavarians, and Saxons. The hotel has been closed.

BEST TIME TO GAIN NEW FLESH

Those Who are Thin and Pale
Should Take Father John's
Medicine Now.

Experts agree that this is the best season of the year to build up the strength and weight that has been lost during the winter.

Father John's Medicine is best for this purpose because it is made of pure and wholesome food elements which strengthen and build up those who are weak and run down. No alcohol or dangerous drugs.—Advt.



The Munsey Trust Company

Pays Bigger Interest on Both Checking and Saving Accounts Than Any Other Substantial Banking House in Washington

There are other banks that say they pay as big interest as The Munsey Trust Company pays, but they don't do it—make no mistake about this. I am referring to banks that are worth while—banks with big enough capital and substantial enough to amply protect the depositors' money.

The man who deposits his money in a bank that isn't big enough in capital or sound enough to furnish absolute safety is incapable of taking care of his own money. Such a man is stupidly shiftless and downright dishonest with himself.

The Munsey Trust Company has a capital of two millions of dollars fully paid in (\$2,000,000) and this means a guarantee to depositors of four millions of dollars (\$4,000,000) because of the double liability of stockholders. Perhaps you don't know what this double liability law means.

Financial Strength and Substantiality

It means just this: The holder of, let me say, a thousand dollars' worth of bank stock is responsible to the depositors of the bank for another thousand dollars in case disaster comes to the bank. In other words, his investment of a thousand dollars means a two thousand dollar guarantee to depositors, and this holds true with the entire capital stock of a bank.

The Munsey Trust Company has in addition to its \$2,000,000 of paid in capital, four hundred thousand dollars in surplus (\$400,000), making a total of two million, four hundred thousand dollars (\$2,400,000) which makes it a rock of Gibraltar in financial strength and substantiality.

But The Munsey Trust Company not only gives depositors this splendid guarantee of the safety of their money, but it pays depositors a bigger yield on their money than they can get anywhere else in Washington.

The Munsey Trust Company pays two per cent on checking accounts, on the average daily balance of the month, and adds interest at the end of each month, which means compounding interest twelve times a year.

The Munsey Trust Company pays four per cent on savings accounts that are deposited for a period of six months, and on these accounts interest is paid from the day the money is deposited, and interest is compounded twice a year.

Paying Interest in Full on Deposits.

We have another class of savings account on which we pay three per cent and compound the interest four times a year. This class of savings account is the most elastic and accommodating in the world. It gives you a chance to deposit money any business day in the year, on which you will draw interest from the very day it is deposited. And it gives you the privilege of drawing this money out in part or in full any time you may wish to do so, and you will receive interest on it for every day it has been in the bank.

With The Munsey Trust Company there are no penalties that have to do with the date on which deposits are made or drawn out that whittle down your interest earnings or rob you altogether of interest.

When The Munsey Trust Company says it pays two per cent, or three per cent, or four per cent interest on deposits it means exactly what it says, and it pays this interest in full measure.

The Munsey Trust Company does not believe in the old savings bank theory of allowing no interest for any fractional part of a half year, and the half years run from January first to July first, and from July first to December thirty-first.

An Archaic and Monstrous Ruling.

By this archaic and monstrous ruling a deposit made the middle of January wouldn't be credited with so much as one cent of interest until July first, when it would just begin to earn interest.

Again, by this same monstrous ruling, suppose a deposit was made January first and began to draw interest on that date, and the depositor, compelled to have his money on the 29th day of June, drew it out, he wouldn't get so much as one cent of interest, and yet the bank would claim to be paying three per cent or four per cent interest, when as a matter of fact it would be doing no such thing.

By making use of such tricks and rulings, its average rate of interest would not be more than perhaps two-thirds of its advertised rate of interest.

There are two basic things for a depositor to consider—and especially for the little savings bank depositor to consider. First, absolute safety for his money, and second, the measure of interest his money can be made to earn him. Beside these two things nothing else counts very much.

I think it is high time that the banking business everywhere be purged of all these tricks and subterfuges—tricks and subterfuges of any kind whatsoever that whittle down depositors' legitimate interest earnings. I say this with great seriousness, say it with a deep sense of the fitness of things, and say it with an abhorrence of anything that does not ring true, and any alleged rate of interest that doesn't measure up to that rate of interest in the outworking doesn't ring true. It is dead straight dishonest.

Should Pay Interest in Full.

But the banks practicing this dishonesty are not dishonest. They are simply not awake to what they are doing. It came in somewhere in the dim dark past of banking and as a heritage flourishes today, as railroad rate rebating flourished, and as many other things flourished in the business world up to a few years ago which would not be tolerated today.

The point I make is that banks claiming to pay interest on deposits should pay exactly the interest they claim to pay, and that interest should be computed on the actual average daily balance of the month. To claim to pay four per cent interest, and then by rules and subterfuges to reduce that interest to three per cent is to sell twelve ounces for a pound, and in merchandising we shouldn't think this good.

To adopt the straightforward methods of paying the interest banks claim to pay—interest figured in a square-deal way—will not endanger the banking business of any community. On the contrary, it will make the banks stronger.

Neither will depositors suffer, though the rate of interest paid by banks be reduced; for deposits will earn on an average precisely the same money—interest figured as The Munsey Trust Company figures interest, and as all banks should figure interest—the same money as when seemingly getting a bigger rate of interest with that interest whittled down by an archaic system of figuring interest.

A Great, Big, Substantial Surplus.

The Munsey Trust Company started right. It started with a great, big, substantial capital, and it started out on brand new lines of doing business with the public. It made its own rules entirely independent of other banking methods, and its rules were founded on sound business principles and a sense of right. And because they are right, and because they are sound, they are bound to become the model for other banks.

If any other bank in Washington now figures interest as The Munsey Trust Company figures interest, it has already fallen into line. The banks that have not adopted this system of figuring interest will sooner or later have to fall into line, and for the reason that it is the only right way, the only straightforward way.

With The Munsey Trust Company, depositors know to a certainty that they are earning interest, and that that interest will be credited to them for every day their money is in the bank, wholly regardless of when it was deposited or when it may be drawn out. And they know, too, that the rate of interest The Munsey Trust Company advertises to pay it pays in full measure.

Facts For Depositors to Consider.

The substantiality and reliability of The Munsey Trust Company considered, with its \$2,000,000 of capital and \$400,000 of surplus, and the rate of interest it pays to depositors—which it actually pays, and in full measure—there isn't a banking house in Washington—not one—that does as well by depositors as The Munsey Trust Company.

This is a very big fact for you to consider, Mr. Depositor, and especially for you, Mr. Savings Bank Depositor. If you can make your money earn more money than it is now earning you and be absolutely safe—safe beyond all question, you owe it to yourself to make it earn you every cent it can be made to earn.

If our method of figuring interest as contrasted with the methods prevailing elsewhere is not clear to you, the men manning our banks—the main office in the Munsey Building or at 15th and H Streets, will gladly explain anything to you you may wish to know. We invite you to come to our banks and talk these matters over, and let us explain our methods of doing business.

FRANK A. MUNSEY, President